

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Julianne Dombrowski</u> | Social Security number or ITIN | xxx-xx-6928 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA | | | |
| Case number: 18-10873-JCM | | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Julianne Dombrowski

11/14/23

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Julianne Dombrowski
Debtor

Case No. 18-10873-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Nov 14, 2023

Form ID: 3180W

Total Noticed: 56

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Julianne Dombrowski, 3231 East Avenue, Erie, PA 16504-1388 |
| 14905385 | + Amazon Place CC, PO Box 965015, Orlando, FL 32896-5015 |
| 14905397 | Ditech, PO Box 6172, Rapid City, SD 57709-6172 |
| 14942669 | Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154 |
| 14905411 | + MidAmerica, 5109 S Broadband Lane, Sioux Falls, SD 57108-2208 |
| 14905415 | Stonberry, PO Box 2820, Monroe, WI 53566-8020 |

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| smg | EDI: PENNDEPTREV | Nov 15 2023 05:09:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Nov 15 2023 00:27:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | EDI: PENNDEPTREV | Nov 15 2023 05:09:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Nov 15 2023 00:27:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| 14905386 | EDI: CBSAMERIMARK | Nov 15 2023 05:09:00 | AmeriMark Premier, PO Box 2845, Monroe, WI 53566-8045 |
| 14921377 | + EDI: CBSAMERIMARK | Nov 15 2023 05:09:00 | Amerimark, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849 |
| 14928178 | + EDI: LCIFULLSRV | Nov 15 2023 05:09:00 | Antero Capital, LLC, PO BOX 1931, Burlingame, CA 94011-1931 |
| 14926873 | + EDI: TCISOLUTIONS.COM | Nov 15 2023 05:09:00 | Bank of Missouri, C/O Total Card Inc., 5109 S. Broadband Lane, Sioux Falls, SD 57108-2208 |
| 14905387 | EDI: WFNNB.COM | Nov 15 2023 05:09:00 | Brylane Home, PO Box 18279, Columbus, OH 43218-2789 |
| 14905394 | Email/Text: cfcbackoffice@contfinco.com | Nov 15 2023 00:26:00 | Continental Finance/Reflex, PO Box 8099, Newark, DE 19714 |
| 14905408 | Email/Text: cfcbackoffice@contfinco.com | Nov 15 2023 00:26:00 | Matrix, PO Box 8099, Newark, DE 19714 |
| 14905389 | + EDI: CAPITALONE.COM | Nov 15 2023 05:09:00 | Capital One, PO Box 30281, Salt Lake City, UT 84130-0281 |
| 14919950 | EDI: CAPITALONE.COM | Nov 15 2023 05:09:00 | Capital One Bank (USA), N.A., PO Box 71083, |

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|----------|--|----------------------|---|
| | | | Charlotte, NC 28272-1083 |
| 14927738 | Email/PDF: bncnotices@becket-lee.com | Nov 15 2023 00:32:56 | Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14905391 | + EDI: CAPITALONE.COM | Nov 15 2023 05:09:00 | Capital One/Journey, PO Box 30281, Salt Lake City, UT 84130-0281 |
| 14905392 | + EDI: CAPITALONE.COM | Nov 15 2023 05:09:00 | Capital One/Justice, PO Box 30253, Salt Lake City, UT 84130-0253 |
| 14905395 | Email/PDF: creditonebknofications@resurgent.com | Nov 15 2023 00:33:30 | Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872 |
| 14918736 | Email/PDF: resurgentbknofications@resurgent.com | Nov 15 2023 00:56:52 | Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390 |
| 14905396 | + Email/PDF: DellBKNotifications@resurgent.com | Nov 15 2023 00:33:32 | Dell Financial Services, PO Box 81607, Austin, TX 78708-1607 |
| 14905398 | Email/Text: bankruptcydepartment@tsico.com | Nov 15 2023 00:28:00 | EOS CCA, PO Box 981025, Boston, MA 02298-1025 |
| 14905399 | + EDI: BLUESTEM | Nov 15 2023 05:09:00 | Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820 |
| 14905401 | EDI: AMINFOFP.COM | Nov 15 2023 05:09:00 | First Premier Bank, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145 |
| 14905400 | EDI: AMINFOFP.COM | Nov 15 2023 05:09:00 | First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145 |
| 14905402 | EDI: RMSC.COM | Nov 15 2023 05:09:00 | Gap, P.O. Box 965005, Orlando, FL 32896-5005 |
| 14934856 | + Email/Text: gbechakas@outlook.com | Nov 15 2023 00:26:00 | Intercoastal Financial, LLC, 7954 Transit Rd. #144, Williamsville, NY 14221-4117 |
| 14905403 | EDI: RMSC.COM | Nov 15 2023 05:09:00 | JC Penny, P.O. Box 965007, Orlando, FL 32896-5007 |
| 14905393 | EDI: JPMORGANCHASE | Nov 15 2023 05:09:00 | Chase/Bank One, PO Box 15298, Wilmington, DE 19850 |
| 14905404 | EDI: WFNNB.COM | Nov 15 2023 05:09:00 | Jessica London, PO Box 18279, Columbus, OH 43218-2789 |
| 14905405 | EDI: CBSMASON | Nov 15 2023 05:09:00 | K. Jordan, PO Box 2809, Monroe, WI 53566-8009 |
| 14905406 | + Email/Text: PBNCNotifications@peritussservices.com | Nov 15 2023 00:25:00 | Kohls, PO Box 3115, Milwaukee, WI 53201-3115 |
| 14940545 | Email/PDF: resurgentbknofications@resurgent.com | Nov 15 2023 00:33:11 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14918842 | Email/PDF: MerrickBKNotifications@Resurgent.com | Nov 15 2023 00:32:52 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368 |
| 14905407 | EDI: CBSMASON | Nov 15 2023 05:09:00 | Mason Easy Pay, PO Box 2808, Monroe, WI 53566-8008 |
| 14905409 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Nov 15 2023 00:33:00 | Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001 |
| 14905410 | + EDI: TCISOLUTIONS.COM | Nov 15 2023 05:09:00 | Mid America BK/Total Card, 2700 S Lorraine Place, Sioux Falls, SD 57106-3657 |
| 14905412 | + EDI: PHINGENESIS | Nov 15 2023 05:09:00 | MidAmerica/Milestones/GFS, PO Box 4499, Beaverton, OR 97076-4499 |
| 15226430 | Email/Text: mtgbk@shellpointmtg.com | Nov 15 2023 00:26:00 | NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| 14905413 | + EDI: RMSC.COM | | |

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|----------|-----------------------------------|----------------------|---|
| | | Nov 15 2023 05:09:00 | Old Navy, PO Box 965005, Orlando, FL 32896-5005 |
| 14928637 | EDI: PRA.COM | | |
| | | Nov 15 2023 05:09:00 | Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541 |
| 14906326 | + EDI: RECOVERYCORP.COM | | |
| | | Nov 15 2023 05:09:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14927327 | + EDI: JEFFERSONCAP.COM | | |
| | | Nov 15 2023 05:09:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 14939311 | EDI: Q3G.COM | | |
| | | Nov 15 2023 05:09:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14939333 | EDI: Q3G.COM | | |
| | | Nov 15 2023 05:09:00 | Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14934971 | EDI: Q3G.COM | | |
| | | Nov 15 2023 05:09:00 | Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14905414 | EDI: WFNNB.COM | | |
| | | Nov 15 2023 05:09:00 | Romans, PO Box 18279, Columbus, OH 43218-2789 |
| 14943945 | + EDI: AIS.COM | | |
| | | Nov 15 2023 05:09:00 | Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14945002 | + Email/Text: bncmail@w-legal.com | | |
| | | Nov 15 2023 00:27:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 14905416 | + EDI: WTRRN BANK.COM | | |
| | | Nov 15 2023 05:09:00 | Target, NCD-0450, PO Box 1470, Minneapolis, MN 55440-1470 |
| 14905417 | + EDI: WFNNB.COM | | |
| | | Nov 15 2023 05:09:00 | The Childrens Place, PO Box 182120, Columbus, OH 43218-2120 |
| 14938116 | EDI: AIS.COM | | |
| | | Nov 15 2023 05:09:00 | Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838 |
| 14905418 | EDI: RMSC.COM | | |
| | | Nov 15 2023 05:09:00 | Walmart, PO Box 965024, Orlando, FL 32896-5024 |
| 14905419 | EDI: WFNNB.COM | | |
| | | Nov 15 2023 05:09:00 | Women Within, PO Box 18279, Columbus, OH 43218-2789 |

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| cr | | DITECH FINANCIAL LLC |
| cr | | NewRez LLC d/b/a Shellpoint Mortgage Servicing |
| cr | *+ | Mid America BK/Total Card, 2700 S Lorraine Place, Sioux Falls, SD 57106-3657 |
| cr | *+ | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| cr | *+ | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14905388 | * | Brylane Home, PO Box 18279, Columbus, OH 43218-2789 |
| 14905390 | *+ | Capital One, PO Box 30281, Salt Lake City, UT 84130-0281 |

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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User: auto

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com |
| Christopher M. Frye | on behalf of Debtor Julianne Dombrowski chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Joshua I. Goldman | on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com;bkecf@padgettlawgroup.com;josh.goldman@ecf.CourtDrive.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 5